

FILED
8/18/22 8:40 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Andrew Lancos, Jr. and) Case No. 21-22650-GLT
Carol Ann Lancos,)
Debtor(s).) Chapter 13
)
X Related to Docket No. 46

ORDER OF COURT
(Check Boxes That Apply)

- Confirming Plan on Final Basis**
- Chapter 13 Plan dated:
December 16, 2021**
- Authorizing Distributions Under Plan
On Interim Basis Solely as Adequate
Protection**
- Amended Chapter 13 dated:
_____**

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,130 effective 1/1/22.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

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- B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. The following utility creditor _____ shall be paid monthly payments of \$ _____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

- K. Additional Terms and Conditions:
*The estimated pool of funds available to be paid to non-specially classified general unsecured creditors and estimated percentage dividend are revised to \$27,600 (51.8%). The required minimum to be paid to general unsecured creditors (in accordance with §1325(a)(4)) is to be \$27,600.

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an

Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: August 18, 2022



United States Bankruptcy Judge
M. F. Z. drb

cc: All Parties in Interest to be served by Clerk

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In re:
Andrew Lancos, Jr.
Carol Ann Lancos
Debtors

Case No. 21-22650-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Aug 18, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew Lancos, Jr., Carol Ann Lancos, 109 Cristy Drive, Monaca, PA 15061-2526
cr	+ Lakeview Loan Servicing, LLC enote vesting-- Natio, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15439194	+ AmeriGas-Aliquippa, PO Box 371473, Pittsburgh, PA 15250-7473
15439196	+ Clearview FCU, 1453 Beers School Road, P.O. Box 1289, Moon Township, PA 15108-1289
15439201	+ Global Payments, PO Box 66118, Chicago, IL 60666-0097
15439202	+ Heritage Valley Health System, Sewickley Valley Hospital, 720 Blackburn Road, Sewickley, PA 15143-1498
15439204	+ KML Law Group, PC, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15439205	+ Lakeview, PO Box 619063, Dallas, TX 75261-9063
15439210	+ M & T Bank / Lakeview, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240-0844
15439211	+ Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 18 2022 23:56:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 18 2022 23:52:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15439195	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 18 2022 23:55:54	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15444193	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 18 2022 23:52:00	Clearview FCU, 8805 University Blvd, Moon Township, PA 15108-4212
15439197	Email/Text: documentfiling@lciinc.com	Aug 18 2022 23:52:00	Comcast, P.O. Box 173885, Denver, CO 80217-3885
15439198	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 18 2022 23:52:00	Comenity Capital Bank/Boscov, Attn: Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
15439199	Email/Text: kburkley@bernsteinlaw.com	Aug 18 2022 23:52:00	Duquense Light, Payment Processing Center, Pittsburgh, PA 15267-0001
15455808	+ Email/Text: jdryer@bernsteinlaw.com	Aug 18 2022 23:52:54	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15439200	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 18 2022 23:52:00	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
15454640	Email/Text: ECMCBKNotices@ecmc.org	Aug 18 2022 23:52:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 41

15439203	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 18 2022 23:52:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15439206	Email/Text: ktramble@lendmarkfinancial.com	Aug 18 2022 23:52:00	Lendmark Financial Services, LLC, 2118 Usher Stret, Covington, GA 30014
15439207	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2022 23:55:55	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
15441722	Email/PDF: resurgentbknotifications@resurgent.com	Aug 19 2022 00:06:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15439208	+ Email/Text: paparalegals@pandf.us	Aug 18 2022 23:52:00	LVNV Funding, LLC, c/o Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Ste 205, Canonsburg, PA 15317-8584
15439209	Email/PDF: resurgentbknotifications@resurgent.com	Aug 19 2022 00:06:16	LVNV Funding/Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
15447555	^ MEBN	Aug 18 2022 23:48:54	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15442342	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 18 2022 23:52:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15505618	Email/Text: nsm_bk_notices@mcooper.com	Aug 18 2022 23:52:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
15439212	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 18 2022 23:55:55	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15453921	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 18 2022 23:55:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15454505	+ Email/Text: ebnpeoples@grblaw.com	Aug 18 2022 23:52:00	Peoples Natural Gas Company LLC, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15470135	Email/Text: bnc-quantum@quantum3group.com	Aug 18 2022 23:52:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15439213	+ Email/Text: ngisupport@radiusgs.com	Aug 18 2022 23:52:00	Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15439214	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 19 2022 00:06:16	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
15439215	Email/Text: clientservices@sourcerdm.com	Aug 18 2022 23:52:00	Source RM, 4615 Dundas Drive, Suite 102, Greensboro, NC 27407
15439217	+ Email/Text: bankruptcy@sw-credit.com	Aug 18 2022 23:52:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
15439216	Email/Text: bankruptcy@sw-credit.com	Aug 18 2022 23:52:00	Southwest Credit, 4120 International Pkwy, Suite 11000, Carrollton, TX 75007-1958
15439700	+ Email/PDF: gecsed@recoverycorp.com	Aug 18 2022 23:55:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15439218	+ Email/PDF: gecsed@recoverycorp.com	Aug 18 2022 23:55:54	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15439219	+ Email/Text: bankrupt-adjdept@wesbanc.com	Aug 18 2022 23:52:00	Wesbanc Bank, Inc., 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Date Rcvd: Aug 18, 2022

Form ID: pdf900

Total Noticed: 41

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Nationstar Mortgage, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com
Edgardo D Santillan	on behalf of Debtor Andrew Lancos Jr. ed@santillanlaw.com, edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Edgardo D Santillan	on behalf of Joint Debtor Carol Ann Lancos ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Matthew Fissel	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper matthew.fissel@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteewdpa.com

TOTAL: 9